

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

VALERIAN A. KARLSKI  
RENEE J. KARLSKI  
Debtor(s)

Case No. 15-24514GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2015.
- 2) The plan was confirmed on 03/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/03/2018, 04/03/2018, 01/31/2019, 09/26/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2019.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,204.00.
- 10) Amount of unsecured claims discharged without payment: \$366,234.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$81,263.70  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$81,263.70**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$6,270.80  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,367.47  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,638.27**

Attorney fees paid and disclosed by debtor: \$4,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Priority	11,993.00	26,862.52	11,193.56	11,193.56	0.00
AMERICAN HONDA FINANCE CORP*	Priority	0.00	0.00	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	3,257.27	3,257.27	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	651.00	651.14	651.14	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,554.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,036.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,465.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	2,264.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	5,453.00	5,453.19	5,453.19	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	16,927.00	60,477.49	60,477.49	0.00	0.00
CERASTES LLC	Unsecured	2,216.00	2,297.50	2,297.50	0.00	0.00
CITIBANK/UNIVERSAL CARD SVCS**	Unsecured	14.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	800.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	71.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	15.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	13,395.00	4,545.11	4,545.11	0.00	0.00
DISCOVER BANK(*)	Unsecured	16,206.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,430.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	257.00	181.35	181.35	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	133,203.00	148,403.25	148,403.25	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(	Unsecured	617.00	664.23	664.23	0.00	0.00
GREENSBURG CENTRAL CATHOLIC	Unsecured	2,500.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	266,615.00	267,001.04	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	23,015.09	23,015.09	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	273,600.64	0.00	37,416.78	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	1,881.71	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	9,243.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	11,400.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,176.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,344.00	1,317.52	1,317.52	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	13,803.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MANAGEMENT IN	Unsecured	11,160.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	6,176.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,745.00	3,748.14	3,748.14	0.00	0.00
NISSAN-INFINITI LT	Unsecured	NA	8,642.88	8,642.88	0.00	0.00
PACIFIC UNION FINANCIAL LLC	Secured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	11,286.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	2,847.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	580.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	5,746.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	11,223.00	NA	NA	0.00	0.00
VALLEY FIRST COMMUNITY FCU	Unsecured	1,236.00	NA	NA	0.00	0.00
VALLEY FIRST COMMUNITY FCU	Unsecured	10,364.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$23,015.09	\$60,431.87	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,015.09</b>	<b>\$60,431.87</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,193.56	\$11,193.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$11,193.56</b>	<b>\$11,193.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$239,639.07</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,638.27</u>
Disbursements to Creditors	<u>\$71,625.43</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$81,263.70</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.